

WELL AWARE



December 2011

Volume 3, Issue 12

In This Issue

- Ready to Quit Smoking? Register for the "Beat the Pack" Program
- Complete the Three Steps for the \$200 DelaWELL Reward
- The Civil Union and Equality Act of 2011
- MEDCO HEALTH STORE – Savings Coupon / Drug Interaction Center
- DelaWELL Reaches Hundreds of Employees with Positive Message
- National Handwashing Awareness Week: December 4 – 10
- Employee Wellness Spotlight – David Beaver
- Delaware Supports Healthy Vending
- The Current – Are Your Life Insurance Beneficiaries Up-To-Date?
- Healthy Recipe – Hummus
- Fitness Guru – Ways to Reduce Holiday Stress
- January 2012 Onsite Health Seminar Topic – Weight Management
- Pension and Health Care Changes - House Bill 81 Effective January 1, 2012

Contact DelaWELL

www.delawell.delaware.gov

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

Alere®

<https://delawell.alerehealth.com>

1-866-674-9103

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

Ready to Quit Smoking for a Healthier New Year?

The DelaWELL Health Management Program is offering a special, free 4-week program for employees called "Beat the Pack" that is geared for smokers who are interested in quitting smoking. Each week, participants will be required to attend one group meeting, for a total of four sessions in a given month (Offered January through June 2012):

- Week 1: Program Launch/ Reasons to Quit
- Week 2: Coping With the Urge to Smoke
- Week 3: Long-Term Benefits of Quitting Cigarette Smoking
- Week 4: Staying Quit



To register for the 4-week "Beat the Pack" program at a location nearest you, please visit www.delawell.delaware.gov and click on the "DelaWELL University Onsite Health Seminars" link.

Complete the Three Simple Steps By May 31, 2012 and Earn a \$200 DelaWELL Reward*:

- 1) Participate in a DelaWELL Health Screening** being held at various locations throughout the state January 10 through April 27, 2012. To register for a Health Screening appointment nearest you, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the links located on the left side of the screen for more information, including a screening schedule and to sign-up for an appointment.
- 2) Complete your confidential online Wellness Assessment** questionnaire for 2011-2012, by logging into the DelaWELL Health Portal at <https://delawell.alerehealth.com>.
- 3) Actively participate in a Health Coaching or Condition Care Program.** Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> or call (866) 674-9103 to find out more and enroll.

Complete Steps 1 and 2 to earn the Silver Level: \$100 DelaWELL Reward

OR

Complete Steps 1 and 2 and 3 to earn the Gold Level: \$200 DelaWELL Reward



**DelaWELL Reward amounts will be paid in July 2012. Learn more about the 2011-2012 DelaWELL Program, the program activities and ways to earn DelaWELL Rewards, by visiting the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the "Program Overview" link located on the left menu.*

The Civil Union and Equality Act of 2011

The Civil Union and Equality Act of 2011 creates the legal relationship of civil unions in the State of Delaware. The Act further recognizes legal unions between two persons of the same sex entered into in jurisdictions outside of Delaware provided such unions and the parties meet Delaware eligibility requirements to enter into a civil union in the State of Delaware. Persons who enter into a lawful civil union in Delaware on or after January 1, 2012, or whose legal union is recognized under Delaware law on or after January 1, 2012, will have the same rights, benefits, protections and responsibilities as married persons under Delaware law.

Delaware state employees entering into a civil union in Delaware on or after January 1, 2012 have the opportunity to add their civil union partner and/or their civil union partner's children onto their State of Delaware benefit programs, including medical (which includes prescription), dental and vision within 30 days of the civil union or at the next Open Enrollment. Employees who have entered into a civil union or same sex marriage in another jurisdiction prior to January 1, 2012 have until January 31, 2012 to add their civil union partner and/or their civil union partner's children on their State of Delaware benefit programs or wait until the next Open Enrollment. Contact your Benefits/Human Resources Office to make changes to your benefit elections.

Workshops will be held mid December and January with more information on benefits available to employee's civil union partners and their children. Check <http://ben.omb.delaware.gov> after December 1 for more information. You may also call the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933 if you have additional questions.

MEDCO HEALTH STORE® - Savings Coupon and Drug Interaction Center

Research shows 68% of adults take a prescription drug in combination with over-the-counter (OTC) drugs and related products—yet no broadly deployed system exists to screen for drug interactions between prescription and the growing number of nonprescription drugs, vitamins, and dietary supplements people take every day. Medco is leveraging evidence-based knowledge to create a new safety net in an often overlooked area—nonprescription products.

The **Medco Health Store®** is a value-added online service offering more than 27,000 nonprescription medicines, health, wellness, and personal care products. These products include adjunctive and alternative therapies available through a convenient online store, and are aligned with the **Medco Therapeutic Resource Center®** focus on diabetes, asthma, depression, high blood pressure and other chronic and complex conditions—offering members a pharmacy solution designed to drive better patient healthcare decisions.

In addition, the **Medco Health Store** offers a unique service not available elsewhere—the automatic **Drug Interaction Checker**. This service gives registered members the tools to make informed purchases for both their prescription and nonprescription needs. For more information about the Medco website, the Medco Health Store and how this service works, please go to <http://ben.omb.delaware.gov/script/index.shtml>.

Along with this great safety feature, the **Medco Health Store** also offers prices that are lower (on average) than other large retail stores, along with \$0.99 flat-rate shipping.

Log on to www.medco.com today, select Medco Health Store, and save 20% off your first purchase order of \$40 or more. Simply enter code 20MHS at checkout and click “Apply Coupon.” This offer is available through December 31, 2011.

DelaWELL Reaches Hundreds of Employees with Its Motivational Message of Better Health

Since July 2011, DelaWELL has taken its powerful message *"This is your year... This is your health... Make it happen!"* to hundreds of employees all throughout Delaware's various state agencies and school districts and encouraged them to put their health first. As a means to help spread the word about the 2011-2012 program year, DelaWELL created a motivational seminar to demonstrate to employees that they have the power to make positive changes in their own life and health, and with DelaWELL's help they can make their wellness goals a reality.

During the interactive presentation, employees have learned about realistic goal setting and how to make a commitment to creating a happier and healthier life, amazing success stories from DelaWELL participants including before and after pictures, step-by-step guidance on how to get involved and earn the 2011-2012 DelaWELL incentives, what health resources are available and much more. "Speaking with employees firsthand has been a great way to get them to better understand what DelaWELL is all about and how our program can assist them along their path to wellness. Participants leave the seminar equipped with a wealth of knowledge and tools to help them conquer whatever health goals they have," said Aaron B. Schrader, Health Promotion Coordinator for the DelaWELL Health Management Program.



DelaWELL presentation at Department of Finance

"We recognize the importance of employee wellbeing and wish to do anything possible to support the physical and mental health of our employees. Having Aaron speak to our group was a great way to accomplish that objective and support Governor Markell's state-wide initiative."

- *Kristopher Knight, Director
Department of Finance – Division of Accounting*



DelaWELL presentation at Townsend Elementary School

"At Townsend Elementary School in the Appoquinimink School District, we have included a focus on health and wellness within our "Positive Behavior Support" Program for all students and staff. We recently held our first 5K and include five minutes of morning exercise in our classrooms daily. We invited DelaWELL to come back for a second year after many staff members saw results- lost weight, earned their incentives and were encouraged to make healthier life choices in 2010-2011. A healthy staff is a happier, more productive staff. In one 40-minute session, Aaron reiterated the reasons for making healthy choices and shared the wealth of resources DelaWELL has to offer. It's easy, it's free and the program provides the support you need when ready to make a change."

- *Courtney Kaczka, Librarian and PBS Co-Chair
Townsend Elementary School – Appoquinimink School District*

National Handwashing Awareness Week

December 4 - 10, 2011

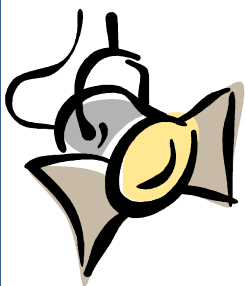
www.henrythehand.com

**What germs are
on your hands?**



The 4 Principles of Hand Awareness:

1. Wash your hands when they are dirty and BEFORE eating
2. DO NOT cough into your hands
3. DO NOT sneeze into your hands
4. Above all, DO NOT put your fingers into your eyes, nose or mouth



Motivation Station: Employee Spotlight

“The information I learned through DelaWELL, along with my personal determination and the encouragement of my seven-year old son, made me realize that being overweight and out of shape was not a chronic condition.”

David Beaver

Labor Law Enforcement Officer
Delaware Department of Labor (DOL)

October 2011 - 160 lbs.



“My story is not unique, actually quite common for guys entering middle age. Years of eating too much and exercising too little had become all too visible. In other words, I had morphed into Homer Simpson—the type of guy I mocked as a slim and fit young man. My fear of having a heart attack, stroke and the thought of my own mortality started to become all too real.

How could I make change a reality? Simple, I got involved in the DelaWELL program. The information I learned through DelaWELL, along with my personal determination and the encouragement of my seven-year old son, made me realize that being overweight and out of shape was not a chronic condition. With its articles about healthy living, low calorie recipes, online meal planner and other helpful calculators and tools to track your progress, DelaWELL was my one stop dietician, life coach and personal trainer all combined into one. Easily accessible 24 hours a day, I had the support and information needed to make my goals a reality.

My story concludes with the results... Over the past seven months, I have lost 60 pounds, going from 220 lbs. to my college weight of 160 lbs. (I went from a 38 inch waist to a 32). My cholesterol has dropped 100 points from 320 to 220 and while this is still high, I am confident that if I continue eating healthy and exercising it will be below 200 by the end of this year. I went from getting winded after a walk up a flight of stairs to biking 60 miles a day on my stationary bike. I am currently able to run a 5K at a good pace and I have decided to train, so I can tackle the challenge of doing a marathon. Most importantly though, I now have the energy to keep up with my son.”

2009 - 220 lbs.



Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at Employee.Wellness@state.de.us for possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

To read more participant health testimonies, visit www.delawell.delaware.gov and click on the “Motivation Station” link.

Delaware Supports Healthy Vending

The Department of Health and Social Services (DHSS) is initiating change for healthier food and beverages in state agency vending machines.

On October 26, 2011, DHSS set a higher standard for healthy vending selections at three pilot locations—The Herman Holloway Main Administration Building, the Jesse Cooper Building and the Thurman Adams State Service Center. Food and beverage vending machines in these buildings now contain 75% healthy selections.

Consumer engagement and feedback will be collected through surveys and product taste testing. The goal of the pilot study will be to increase the availability of healthy vended products, maximize consumer choice for these healthy products and educate consumers on nutrition.

DHSS efforts will continue to build on success from: The Business Enterprise Program's partnership with Canteen vending under the "Balanced Choices Program"; Delaware State Parks "Munch Better at Delaware State Parks" initiative launched in the summer of 2010; and Governor Jack Markell's Executive Order #19 (2010), which promotes healthy lifestyles, workplace health promotion and disease prevention.

Oversight and responsibility of vending on federally controlled property, mandated through federal statute, is provided by the DHSS Business Enterprise Program. DHSS has partnered with the Business Enterprise Program, Canteen Vending, Nemours Health & Prevention Services and the Office of Management and Budget's DelaWELL program.



Are your beneficiaries up to date?

Naming a beneficiary is an important benefit of life insurance ownership. It determines who receives the proceeds of your death benefit. Under current tax law, life insurance proceeds paid to beneficiaries are not considered taxable income. Over time, events such as marriage, divorce, birth, adoption of a child and/or death of a loved one may dramatically change the intent of how you want your life insurance benefit paid.

Check your beneficiary(ies) online

Check your beneficiary designation(s) at any time using Minnesota Life's website, www.LifeBenefits.com. It allows you to have direct access to view and update your beneficiary designation(s) online. For spouse and child coverage, you (the employee) are the automatic beneficiary. If this is your first time logging onto www.LifeBenefits.com, the "User ID" is the letter "d" followed by your 6-digit State of Delaware ID number. The "Password" is your 8-digit date of birth (mmddyyyy) plus the last 4-digits of your SSN. If you previously logged onto www.LifeBenefits.com, you changed the password. Employees unable to remember their unique password are encouraged to call Minnesota Life at 1-877-215-1489 to speak with a customer service representative who will reset your password for immediate use.

For more information on the State of Delaware's GUL program

Log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life or contact Minnesota Life directly at 1-877-215-1489 or by email at lifebenefits@securian.com.

hummus



To boost flavor, stir in a tablespoon or two of fragrant extra virgin olive oil before serving.

Prep time: Over 60 minutes

Makes 2 cups (6 fl oz/480 g), 8 servings

INGREDIENTS:

- 2 cups (12 oz/360 g) canned chickpeas, rinsed and drained
- 1/4 cup (2 fl oz/60 ml) fresh lemon juice
- 2 tablespoons low-fat silken tofu
- 1/2 teaspoon chopped fresh garlic
- 1/8 teaspoon salt
- cayenne pepper, to taste
- 1 tablespoon chopped fresh parsley

PREPARATION:

1. In a food processor, combine chickpeas, lemon juice, tofu, garlic and salt. Process until smooth, adding 2 to 3 tablespoons water if the mixture seems too stiff. Add cayenne pepper to taste.
2. Transfer hummus to a bowl. Garnish with parsley.

NUTRITIONAL INFO PER SERVING

71 Calories

1.1g Fat

0.1g Saturated fat

4.0g Protein

12g Carbohydrate

3.2g Fiber

44mg Sodium

For more great healthy recipes, visit the
DelaWELL Health Portal at
<https://delawell.alerehealth.com>.



The Fitness Guru Says...



Question of the Month: "What are some ways to reduce holiday stress?"

Dear Employee,

The holidays can be a wonderful time, offering a chance to get together with friends and family; however, they can also be stressful. Prepare yourself by thinking about the types of events that trigger stress for you during the holidays. Once you do this, you can focus on one or two things you can do that will help the most to reduce stress.

Here are some ideas:

- **Know your spending limit.** Lack of money is one of the biggest causes of stress during the holiday season. This year, set a budget and don't spend more than you have planned for.
- **Get organized.** Make lists or use an appointment book to keep track of tasks to do and events to attend.
- **Share the tasks.** You don't have to do everything yourself. Share your "to do" list with others. Spend time with friends and family while you share tasks like decorating, wrapping gifts and preparing the holiday meal.
- **Learn to say no.** It's okay to say "no" to events that aren't important to you, as this will give you more time to say "yes" to events that you do want to attend.
- **Be realistic.** Try not to put pressure on yourself to create the perfect holiday for your family. Focus instead on the traditions that make holidays special for you. Remember, just because it's a holiday, family problems don't go away. If you have a hard time being around your relatives, it's okay to set limits on your time at events and visits.
- **Take breaks from group activities.** Pay attention to your own needs and feelings. Spend a little time by yourself if you can. Meditate or do some relaxation breathing.
- **Keep a regular sleep, meal and exercise schedule. Limit your alcohol.** Taking care of yourself will help you better deal with stressful situations during the holidays.

Best of Health and Happy Holidays!

F.G. (a.k.a. Fitness Guru)



Register today for the following Onsite Health Seminar Topics:

- January 2012 – “My Year To Lose Weight and Keep It Off”
- February 2012 – “Taking Care of Your Heart”
- March 2012 – “Balanced Nutrition”
- April 2012 – “The Facts About Cancer”

The hour-long seminars are offered at convenient locations in all three counties from 12-1pm and 4-5pm.

To register for a date, time and location that is convenient for you, please visit www.delawell.delaware.gov and click on the “DelaWELL University Onsite Health Seminars” link.



Pension and Health Care Changes House Bill 81 Effective January 1, 2012

House Bill 81 provides for changes to pension and health care benefits for employees and pensioners. The effective date of each and highlights of the changes are provided below.

Pension

- Employees hired into benefit eligible positions on or after January 1, 2012, are required to work 10 years to become “vested” into the pension system.
- Employees hired into benefit eligible positions on or after January 1, 2012, will contribute 5% of their annual salary into the Pension Fund after earning \$6,000 annually.
- For employees hired into benefit eligible positions on or after January 1, 2012, overtime will no longer be included in the final average compensation for the purpose of calculating a pension benefit.

State Share for Health Care Plans upon Retirement

- Employees hired into benefit eligible positions on or after January 1, 2007, are required to work the following number of years to be eligible to receive a percentage of the State share of their medical care premium.
 - 0 – 15 years of State service = 0% of State share on medical care premium
(Pensioner responsible for 100% of State share + 100% Pensioner share)
 - 15 years of State service = 50% of State share on medical care premium
(Pensioner responsible for 50% of State share + 100% Pensioner share)
 - 17.5 years of State service = 75% of State share on medical care premium
(Pensioner responsible for 25% of State share + 100% Pensioner share)
 - 20 years or more of State service = 100% of State share on medical care premium
(Pensioner responsible for 0% of State share + 100% Pensioner share)
- Pensioners who retire after July 1, 2012, and their dependents, enrolling in Medicare and the State’s Medicare Supplement plan will be responsible for 5% of the cost of the Medicare Supplement plan. Please remember pensioners and their dependents are required to enroll in and maintain enrollment in Medicare Parts A and B upon eligibility due to age or disability. Also, the State’s Medicare Supplement plan includes enrollment in the State’s prescription drug plan, and enrollees cannot be enrolled in the State’s prescription drug plan and a Medicare Part D plan.

CONTINUED...

Employee Share of Health Plan Cost

- The per month premium cost for a medical plan is shared by the State, referred to as the State share, and by the employee, referred to as the Employee share. Effective July 1, 2012, the employee share of the medical care premium for employees and pensioners will be calculated as a percentage of the total premium as follows:
 - First State Basic = 4% of the total premium will be the employee share; State share will be 96%.
 - Consumer-Driven Health Gold = 5% of the total premium will be the employee share; State share will be 95%.
 - HMO = 6.5% of the total premium will be the employee share; State share will be 93.5%.
 - Comprehensive PPO = 13.25% of the total premium will be the employee share; State share will be 86.8%.
 - Special Medicfill (Medicare Supplement) = 5% of the total premium will be the employee share; State share will be 95% (for those who retire after July 1, 2012).
- Please note premiums for the medical plans will be announced at Open Enrollment in May 2012 and effective July 1, 2012. The rate sheet, available at <http://ben.omb.delaware.gov/oe/index.shtml>, provides the total premium cost, State share and Employee share on a per month basis for the current plan year.

Double State Share (DSS) Changes

- DSS will not be available to employees hired after December 31, 2011.
- Employees hired into benefit eligible positions between September 2, 2011 and December 31, 2011 and married to another benefit eligible employee or pensioner prior to December 31, 2011 shall receive DSS the first of the month following three full months of service.
- Employees hired into a non-benefit eligible position prior to December 31, 2011 and married to another benefit eligible employee or pensioner are not eligible to receive DSS if a transfer to a benefit eligible position occurs on or after January 1, 2012.
- Employees and pensioners in benefit eligible positions on or before December 31, 2011 who marry or enter into a civil union with another benefit eligible employee or pensioner on or after January 1, 2012 are not eligible for DSS.
- Employees eligible to receive DSS on December 31, 2011 who leave State service, or who go on unpaid leave, are eligible for DSS upon return to work provided he/she is still married to the same person.
- Effective July 1, 2012 employees/pensioners receiving DSS will pay \$25 per month per contract or employee share of medical plan, whichever is less. Example:
 - Employee/pensioner carries "employee and spouse" or "family" plan = 1 contract = \$25 per month fee.
 - OR
 - Employee/pensioner carries "employee" and spouse carries "employee" or "employee and children" = 2 contracts = \$25 per month fee = \$50 per month per household.

Additional information is available through the Statewide Benefits Office at 739-8331 or 1-800-489-8933 or at <http://ben.omb.delaware.gov> OR through the Pension Office at 739-4208 or 1-800-722-7300 or <http://www.delawarepensions.com>.